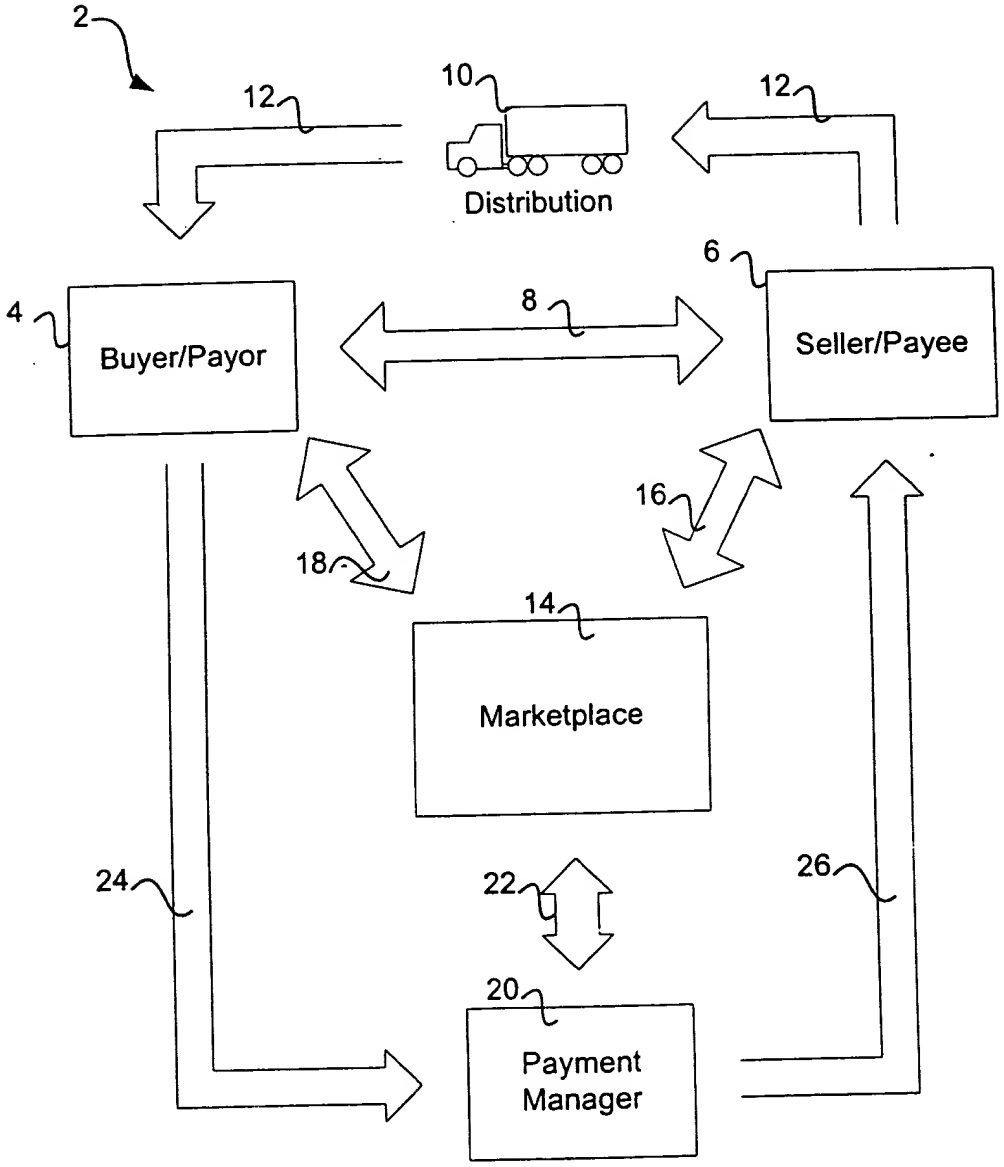
2
12
10
12
Distribution
6
4
8
Buyer/Payor
Seller/Payee
16
18
14
Marketplace
24
22
26
20
Payment
Manager

FIG. 1

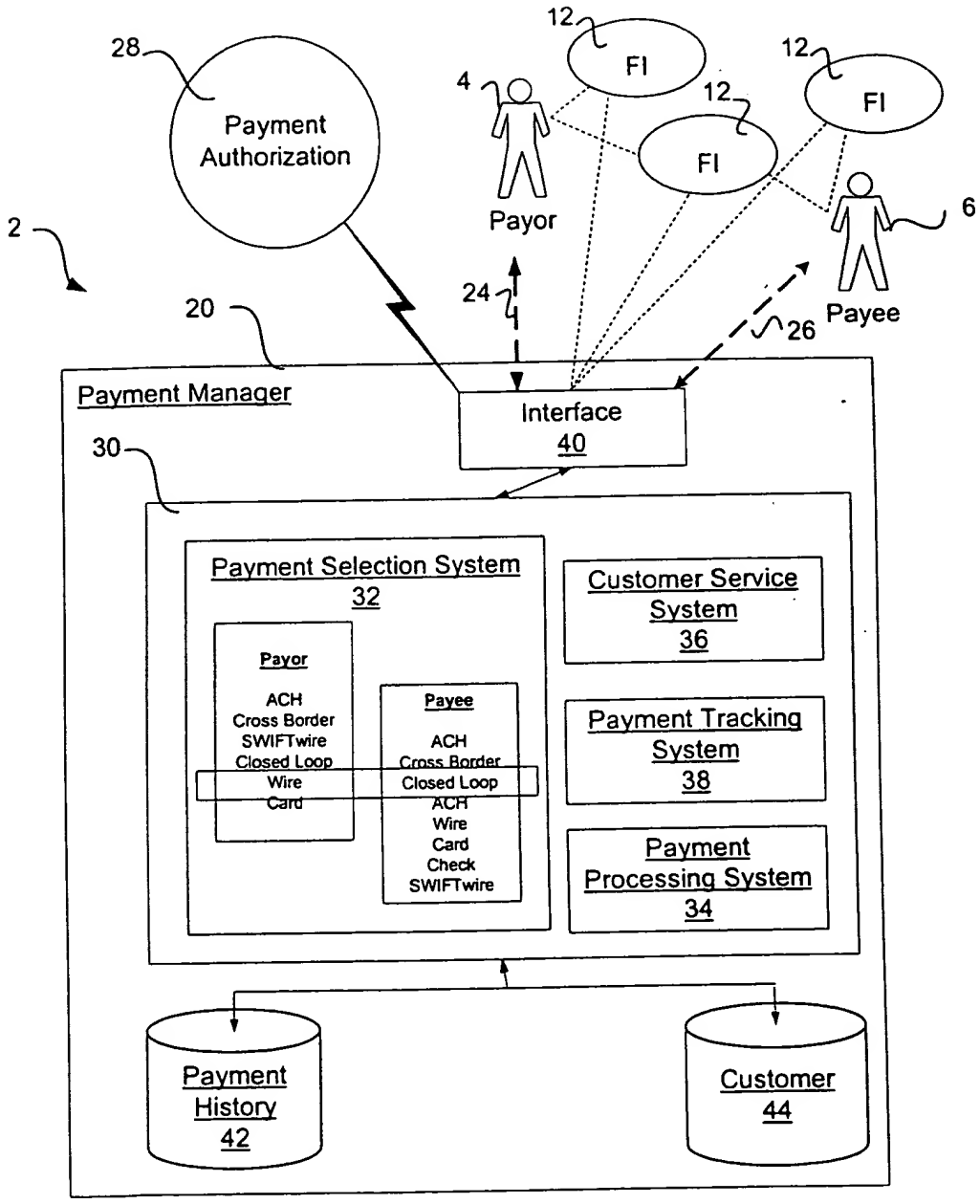
28
Payment Authorization
12
FI
12
FI
12
FI
4
Payor
6
Payee
2
24
26
20
Payment Manager
Interface
40
30
Payment Selection System
32
Payor
ACH
Cross Border
SWIFTwire
Closed Loop
Wire
Card
Payee
ACH
Cross Border
Closed Loop
ACH
Wire
Card
Check
SWIFTwire
Customer Service System
36
Payment Tracking System
38
Payment Processing System
34
Payment History
42
Customer
44

FIG. 2

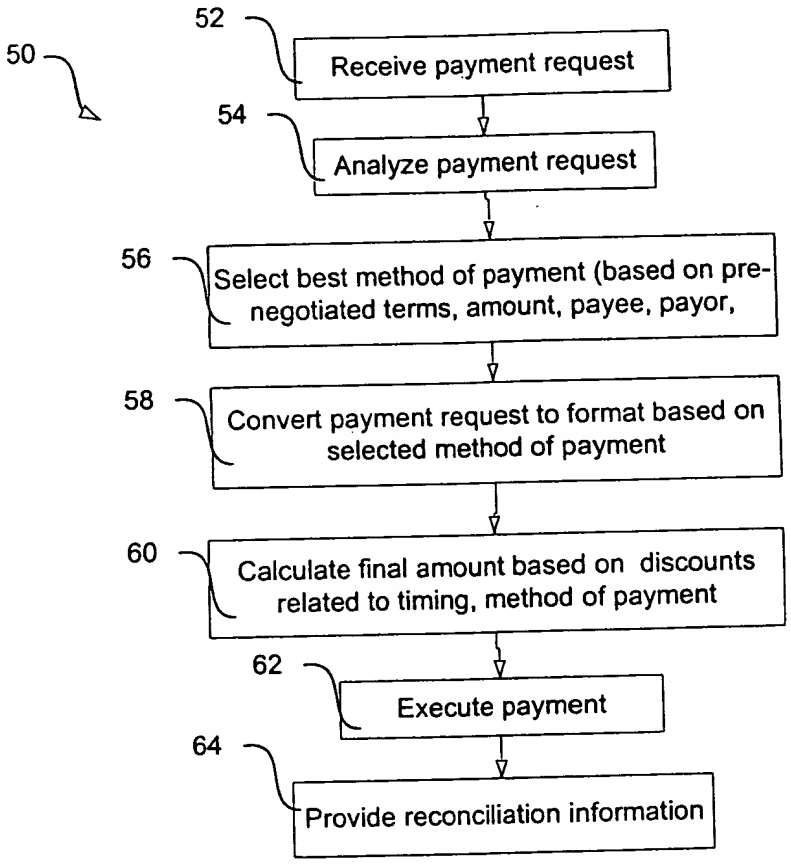
50
52
Receive payment request
54
Analyze payment request
56
Select best method of payment (based on pre-negotiated terms, amount, payee, payor,
58
Convert payment request to format based on selected method of payment
60
Calculate final amount based on discounts related to timing, method of payment
62
Execute payment
64
Provide reconciliation information

FIG. 3

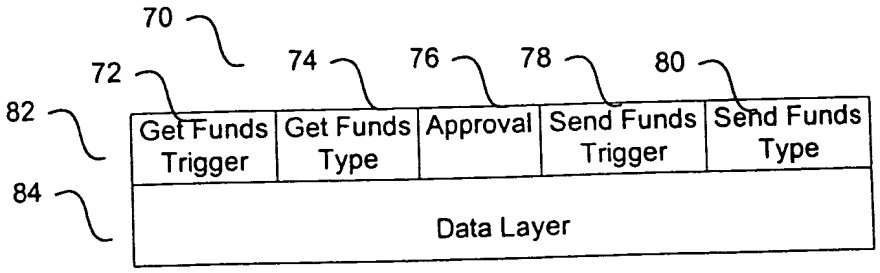
70
72
74
76
78
80
82
Get Funds Trigger
Get Funds Type
Approval
Send Funds Trigger
Send Funds Type
84
Data Layer

FIG. 4

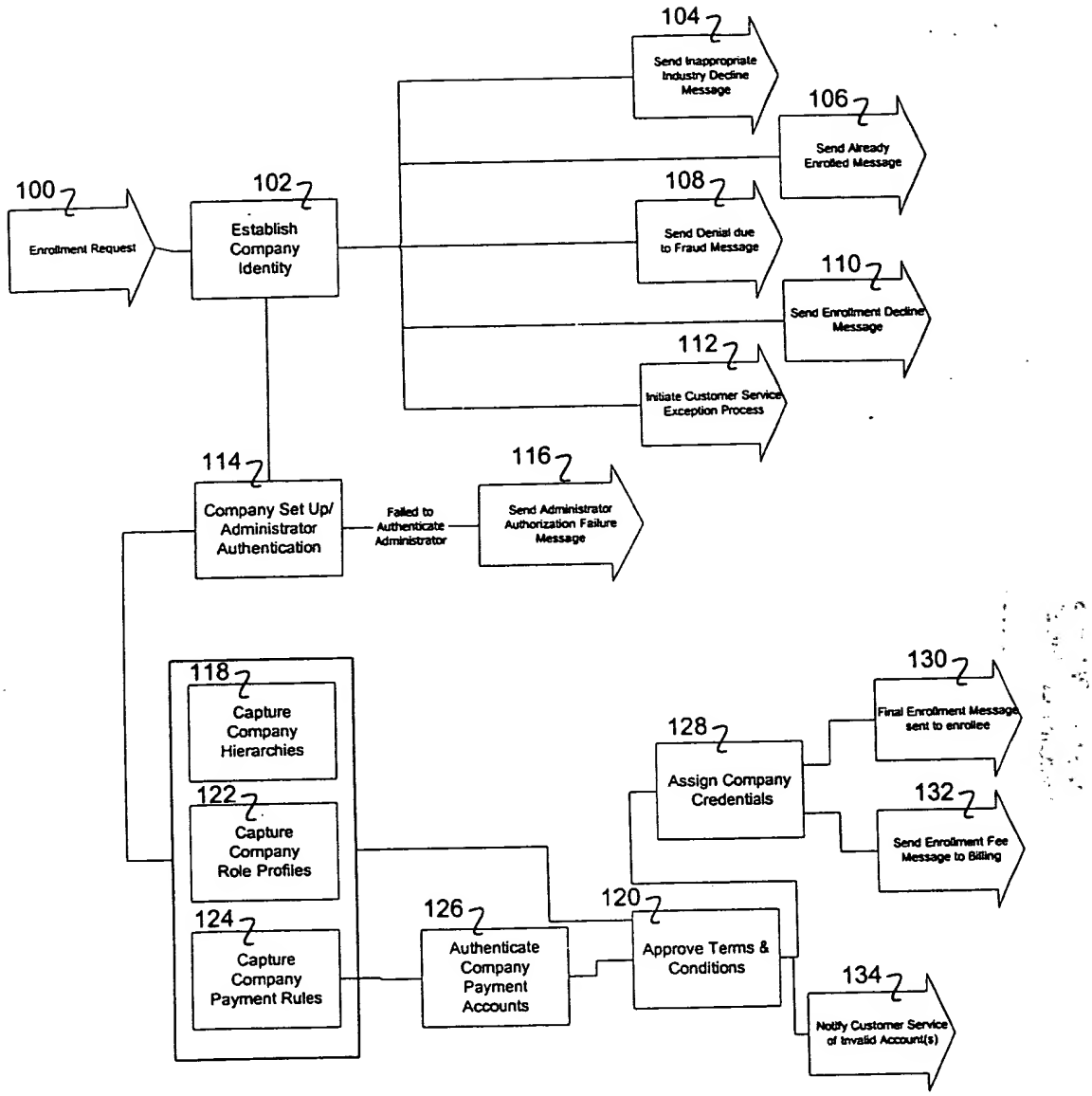
100
Enrollment Request
102
Establish Company Identity
104
Send Inappropriate Industry Decline Message
106
Send Already Enrolled Message
108
Send Denial due to Fraud Message
110
Send Enrollment Decline Message
112
Initiate Customer Service Exception Process
114
Company Set Up/ Administrator Authentication
Failed to Authenticate Administrator
116
Send Administrator Authorization Failure Message
118
Capture Company Hierarchies
122
Capture Company Role Profiles
124
Capture Company Payment Rules
126
Authenticate Company Payment Accounts
120
Approve Terms & Conditions
128
Assign Company Credentials
130
Final Enrollment Message sent to enrollee
132
Send Enrollment Fee Message to Billing
134
Notify Customer Service of Invalid Account(s)

FIG. 5

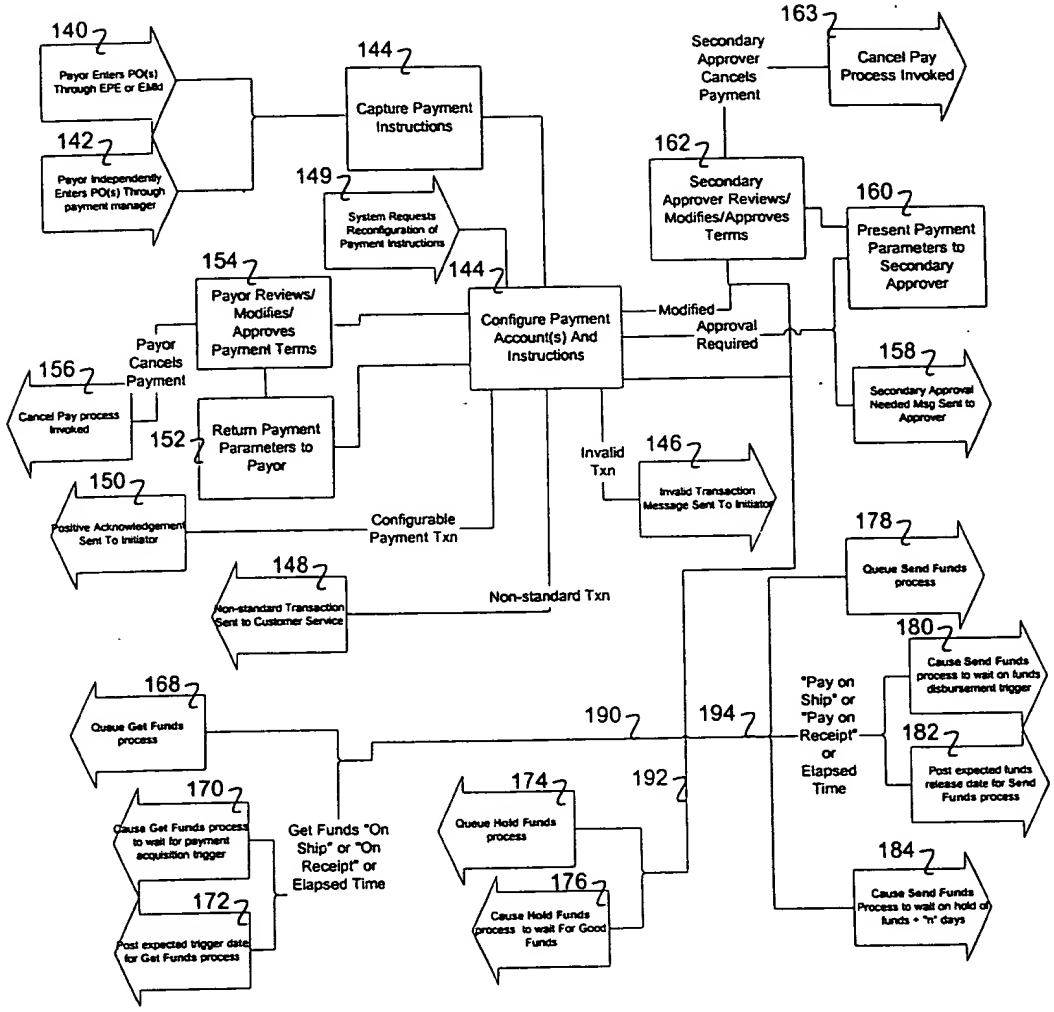
140
Payor Enters PO(s) Through EPE or EMkt
142
Payor Independently Enters PO(s) Through payment manager
144
Capture Payment Instructions
149
System Requests Reconfiguration of Payment Instructions
144
154
Payor Reviews/ Modifies/ Approves Payment Terms
Payor Cancels Payment
156
Cancel Pay process Invoked
152
Return Payment Parameters to Payor
150
Positive Acknowledgement Sent To Initiator
Configurable Payment Txn
148
Non-standard Transaction Sent to Customer Service
Non-standard Txn
Configure Payment Account(s) And Instructions
Modified
Approval Required
Invalid Txn
146
Invalid Transaction Message Sent To Initiator
163
Secondary Approver Cancels Payment
Cancel Pay Process Invoked
162
Secondary Approver Reviews/ Modifies/Approves Terms
160
Present Payment Parameters to Secondary Approver
158
Secondary Approval Needed Msg Sent to Approver
178
Queue Send Funds process
180
Cause Send Funds process to wait on funds disbursement trigger
182
Post expected funds release date for Send Funds process
"Pay on Ship" or "Pay on Receipt" or Elapsed Time
184
Cause Send Funds Process to wait on hold of funds + "n" days
190
194
192
168
Queue Get Funds process
170
Cause Get Funds process to wait for payment acquisition trigger
172
Post expected trigger date for Get Funds process
Get Funds "On Ship" or "On Receipt" or Elapsed Time
174
Queue Hold Funds process
176
Cause Hold Funds process to wait For Good Funds

FIG. 6

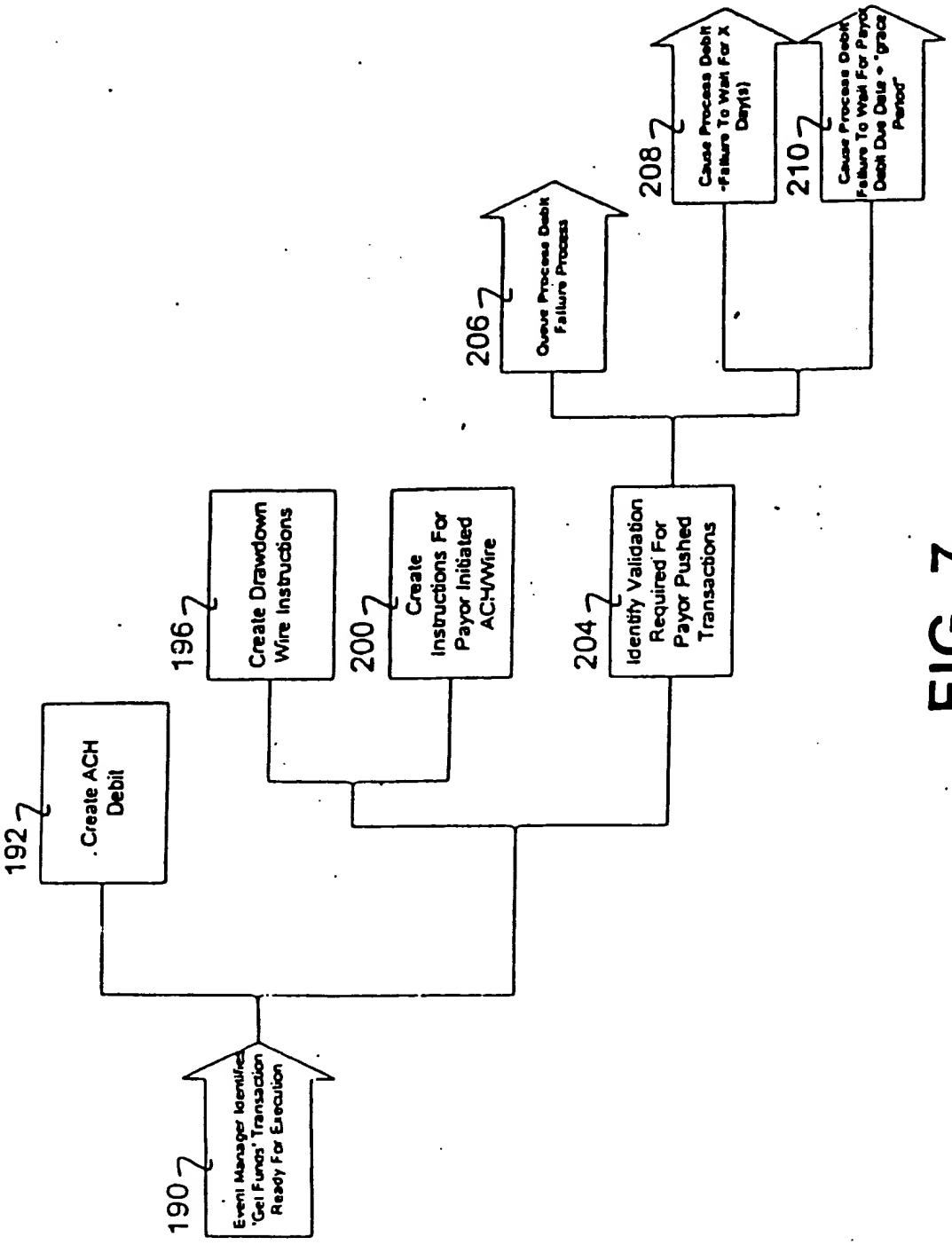
Event Manager Identifies 'Get Funds' Transaction Ready For Execution
190
Create ACH Debit
192
Create Drawdown Wire Instructions
196
Create Instructions For Payor Initiated ACH/Wire
200
Identify Validation Required For Payor Pushed Transactions
204
Queue Process Debit Failure Process
206
Cause Process Debit -Failure To Wait For X Day(s)
208
Cause Process Debit Failure To Wait For Payor Debit Due Date + "grace Period"
210

FIG. 7

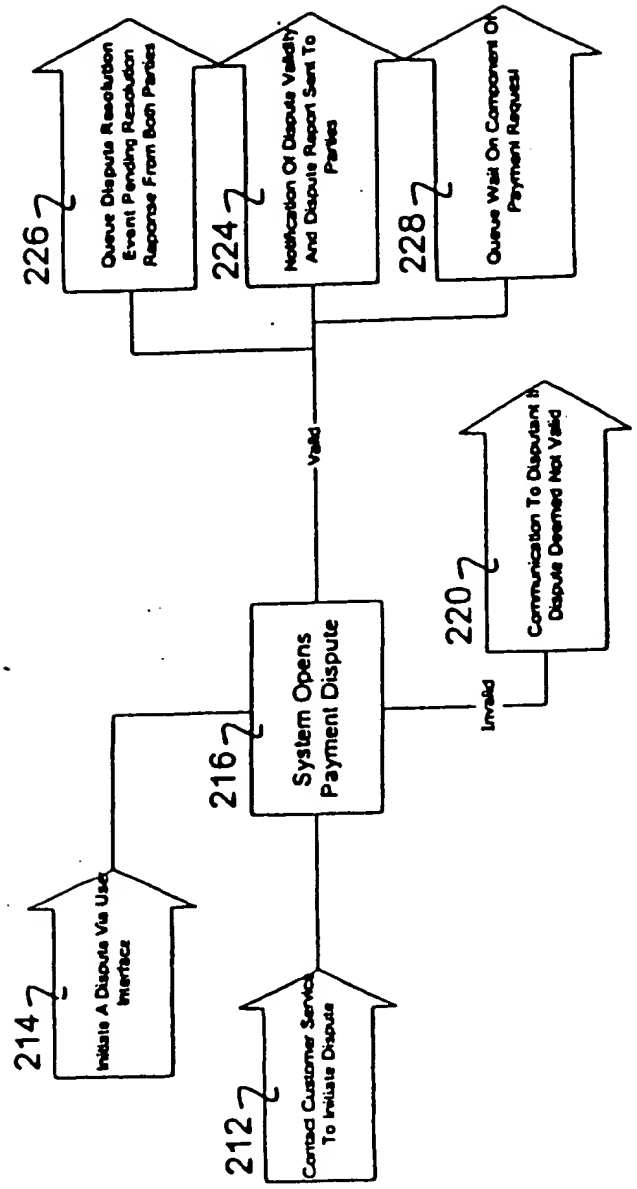
226
Queue Dispute Resolution Event Pending Resolution Response From Both Parties
224
Notification Of Dispute Validity And Dispute Report Sent To Parties
228
Queue Wait On Component Of Payment Request
Valid
220
Communication To Disputant That Dispute Deemed Not Valid
Invalid
216
System Opens Payment Dispute
214
Initiate A Dispute Via User Interface
212
Contact Customer Service To Initiate Dispute

FIG. 8

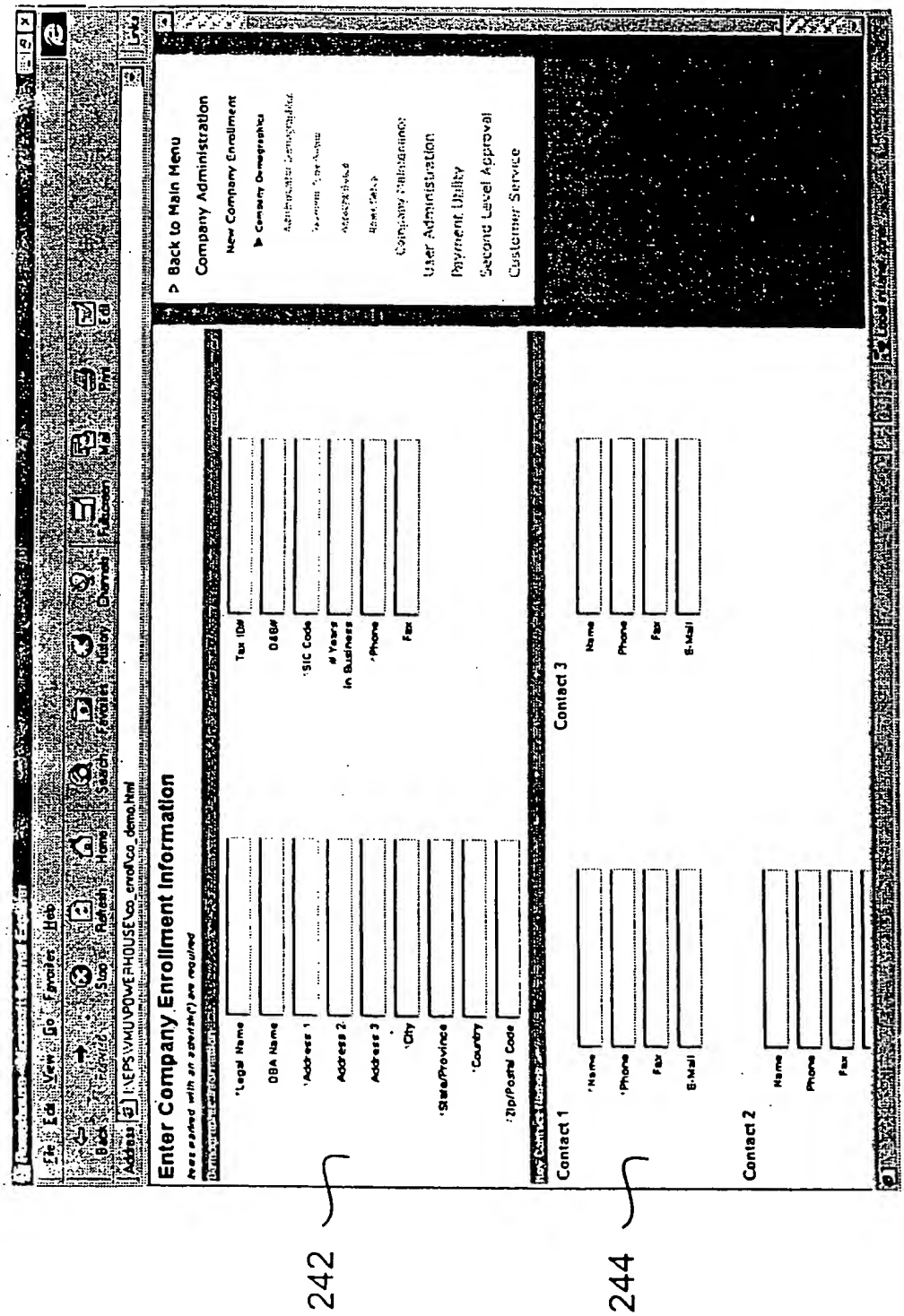
240
242
244
Enter Company Enrollment Information
Contact 1
Contact 2
Contact 3
Back to Main Menu
Company Administration
New Company Enrollment
Company Demographics
User Administration
Payment Utility
Second Level Approval
Customer Service

FIG. 9a

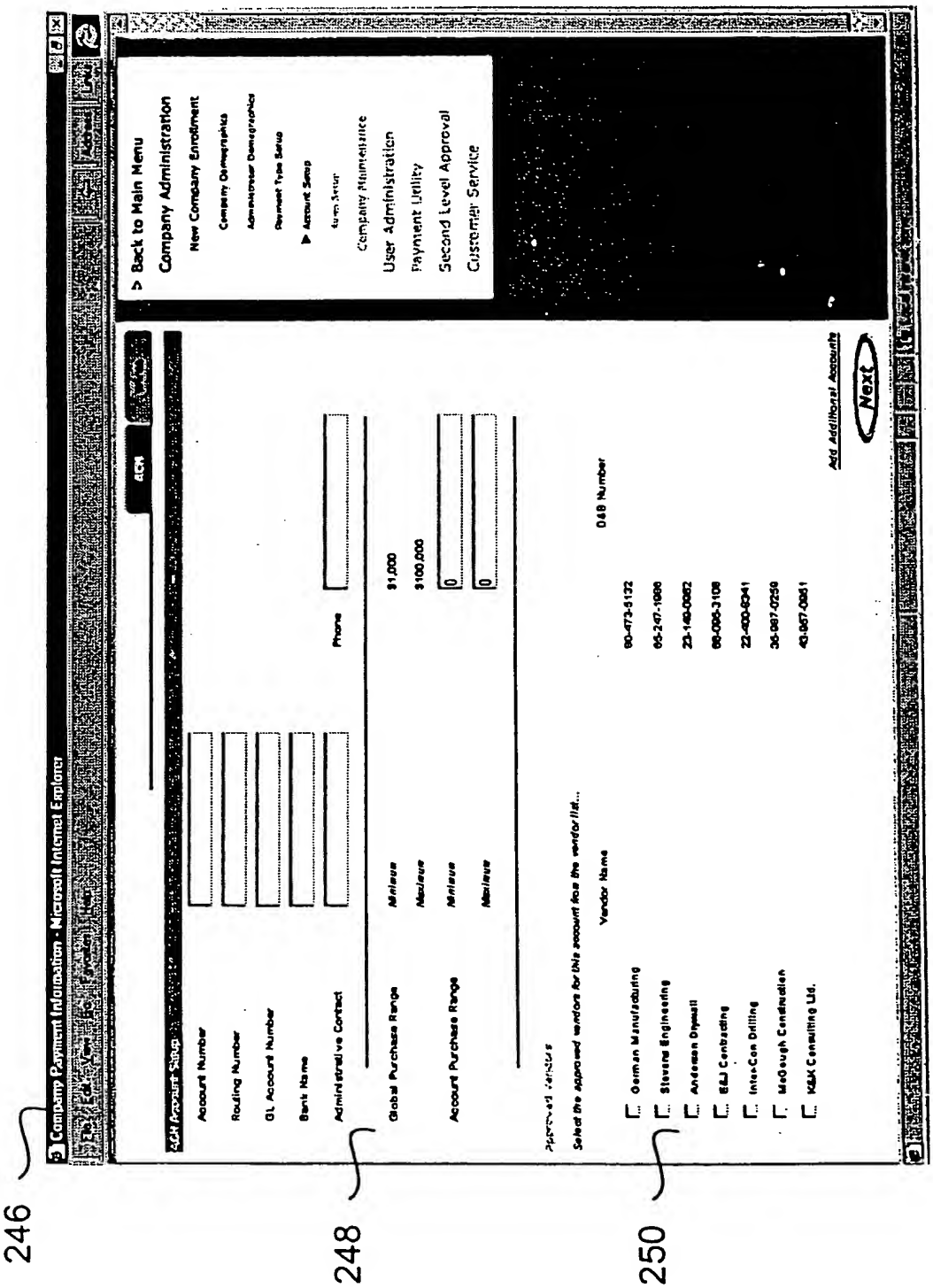
246
248
250
Company Payment Information - Microsoft Internet Explorer
Back to Main Menu
Company Administration
New Company Enrollment
Company Demographics
Administrator Demographics
Payment Type Setup
Account Setup
Company Maintenance
User Administration
Payment Utility
Second Level Approval
Customer Service
ACH
ACH Account Setup
Account Number
Routing Number
GL Account Number
Bank Name
Administrative Contact
Phone
Global Purchase Range
Account Purchase Range
Approved Vendors
Select the approved vendors for this account from the vendor list...
Vendor Name
DBB Number
Osman Manufacturing
Stevens Engineering
Andersen Drywall
E&J Contracting
InterCon Drilling
McGough Construction
K&K Consulting Ltd.
Add Additional Accounts
Next

FIG. 9b

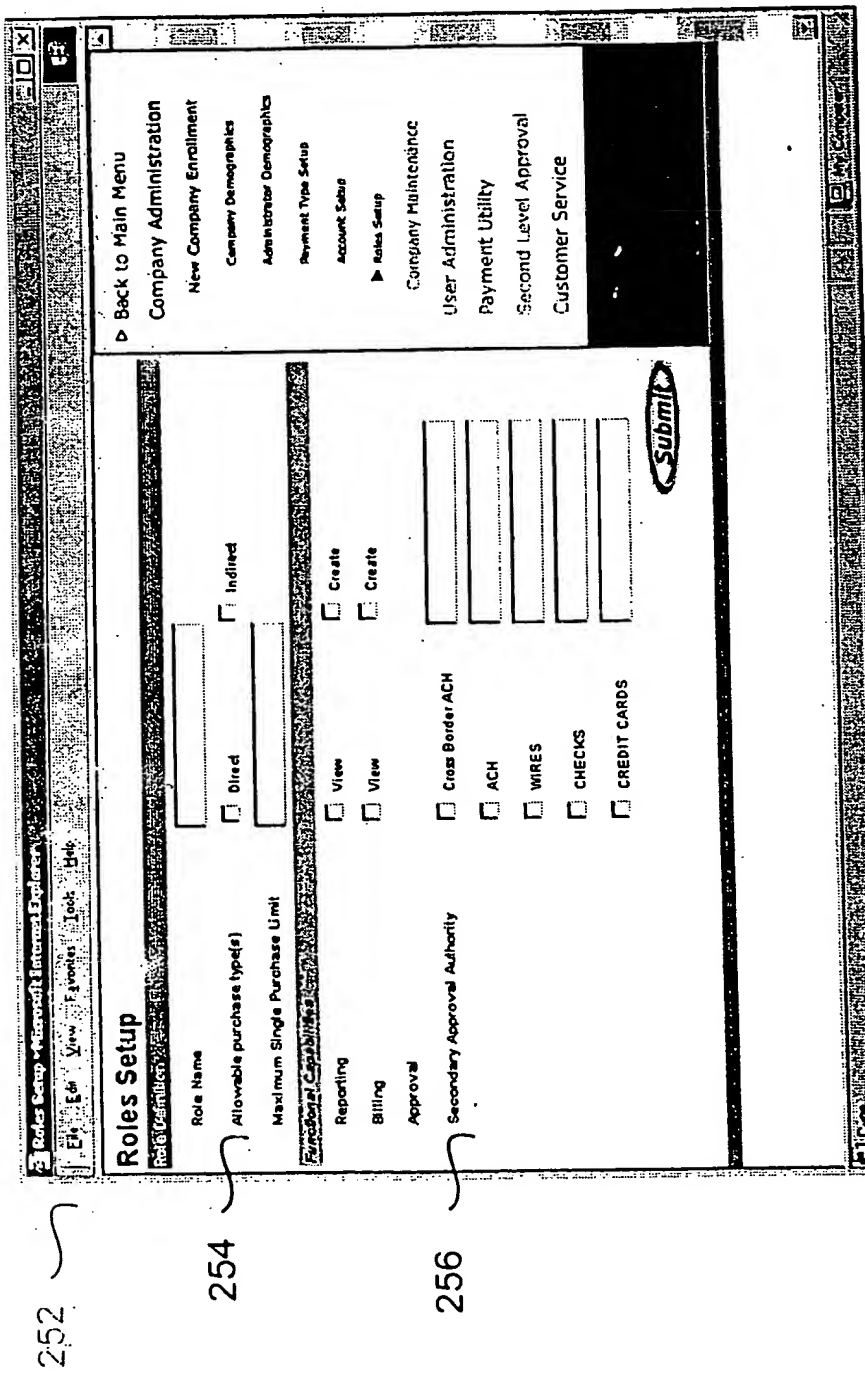
252
254
256
Roles Setup
Role Name
Allowable purchase type(s)
Direct
Indirect
Maximum Single Purchase Limit
Functional Capabilities
Reporting
View
Create
Billing
View
Create
Approval
Secondary Approval Authority
Cross Border ACH
ACH
WIRES
CHECKS
CREDIT CARDS
Submit
Back to Main Menu
Company Administration
New Company Enrollment
Company Demographics
Administrator Demographics
Payment Type Setup
Account Setup
Roles Setup
Company Maintenance
User Administration
Payment Utility
Second Level Approval
Customer Service

FIG. 9c

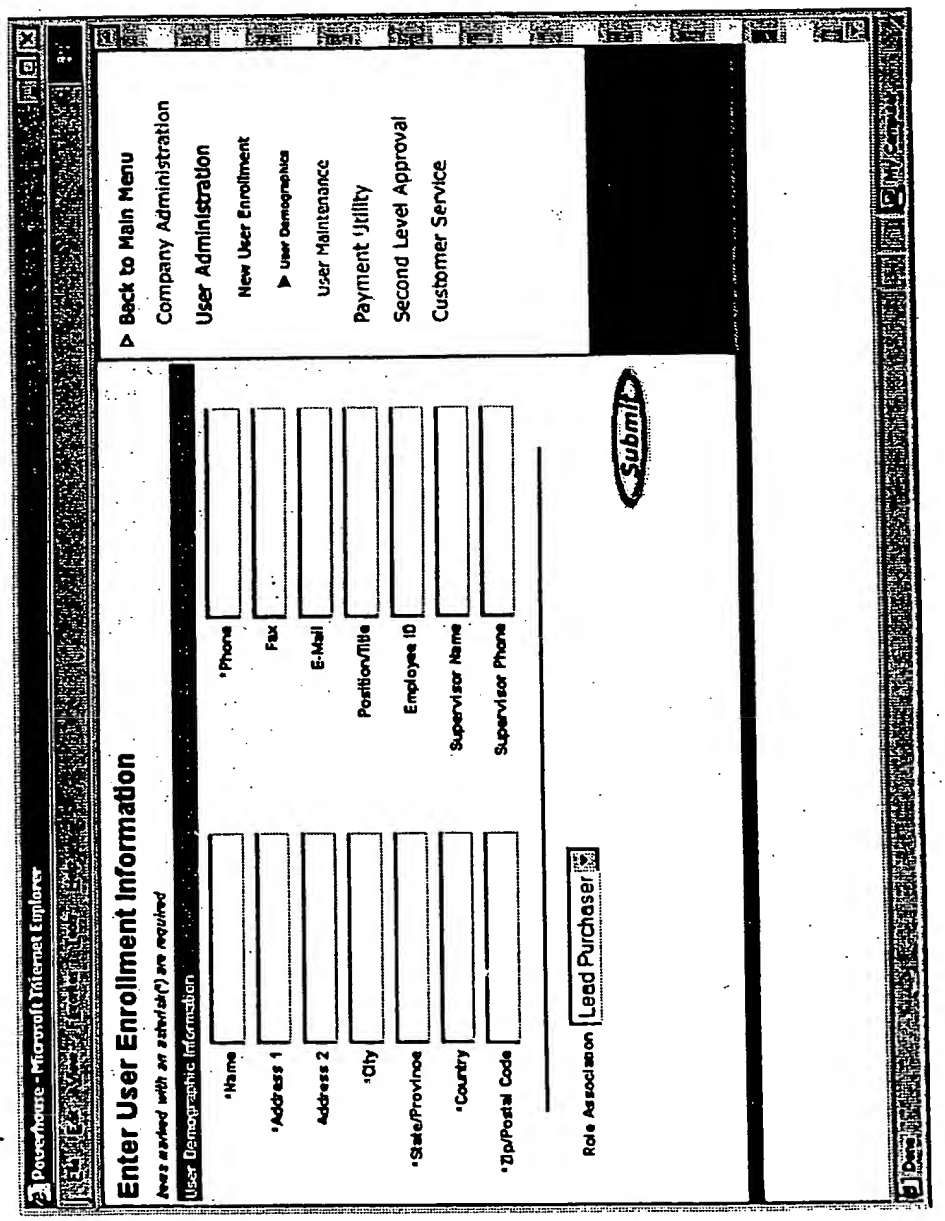
258
PowerAgent - Microsoft Internet Explorer
Enter User Enrollment Information
Back to Main Menu
Company Administration
User Administration
New User Enrollment
User Demographics
User Maintenance
Payment Utility
Second Level Approval
Customer Service
User Demographic Information
*Name
*Address 1
Address 2
*City
*State/Province
*Country
*Zip/Postal Code
*Phone
Fax
E-Mail
Position/Title
Employee ID
Supervisor Name
Supervisor Phone
Role Association
Lead Purchaser
Submit

FIG. 9d

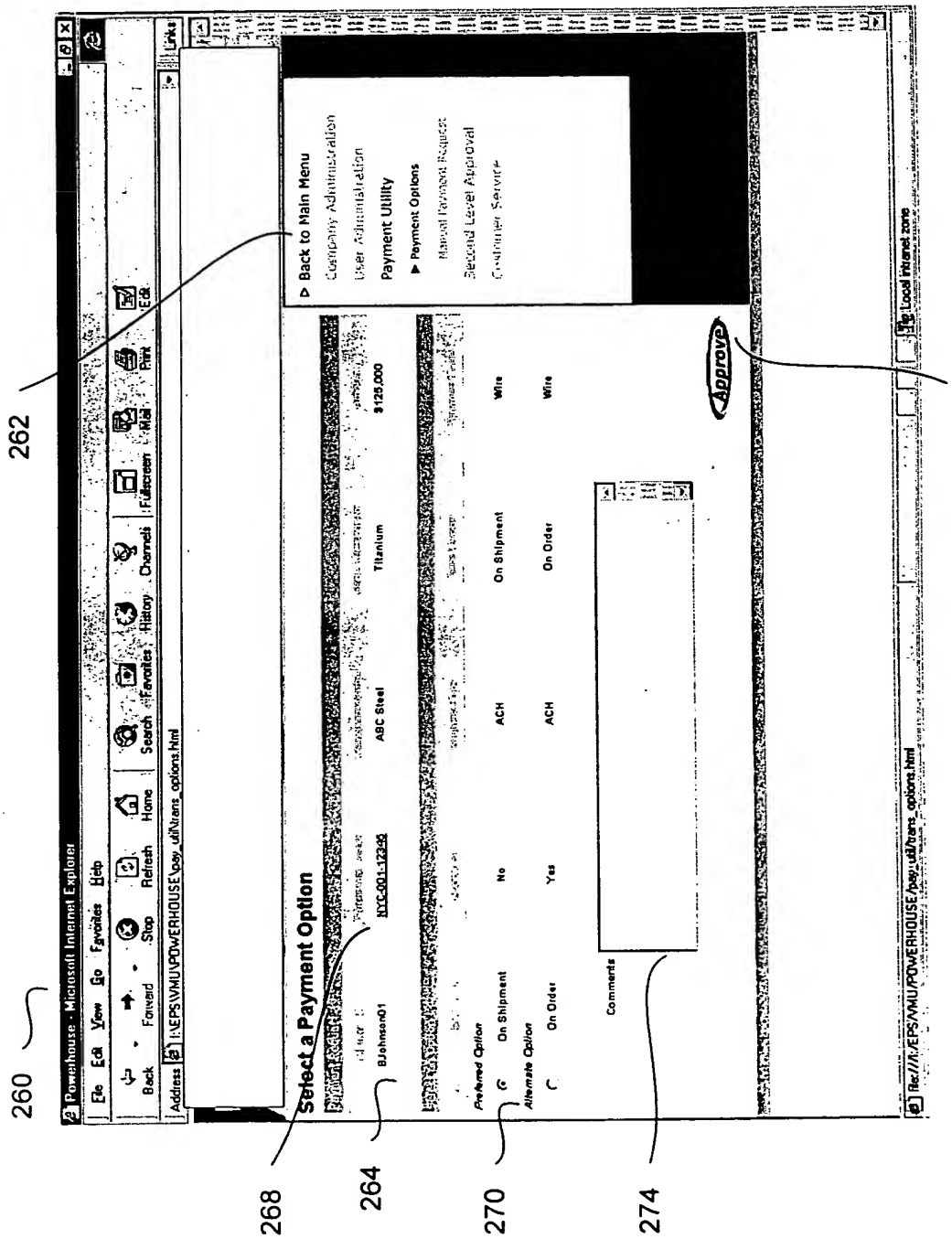
260
262
264
268
270
272
274
Powerhouse - Microsoft Internet Explorer
Select a Payment Option
Back to Main Menu
Company Administration
User Administration
Payment Utility
Payment Options
Manual Payment Request
Second Level Approval
Customer Service
Approve
Comments

FIG. 10

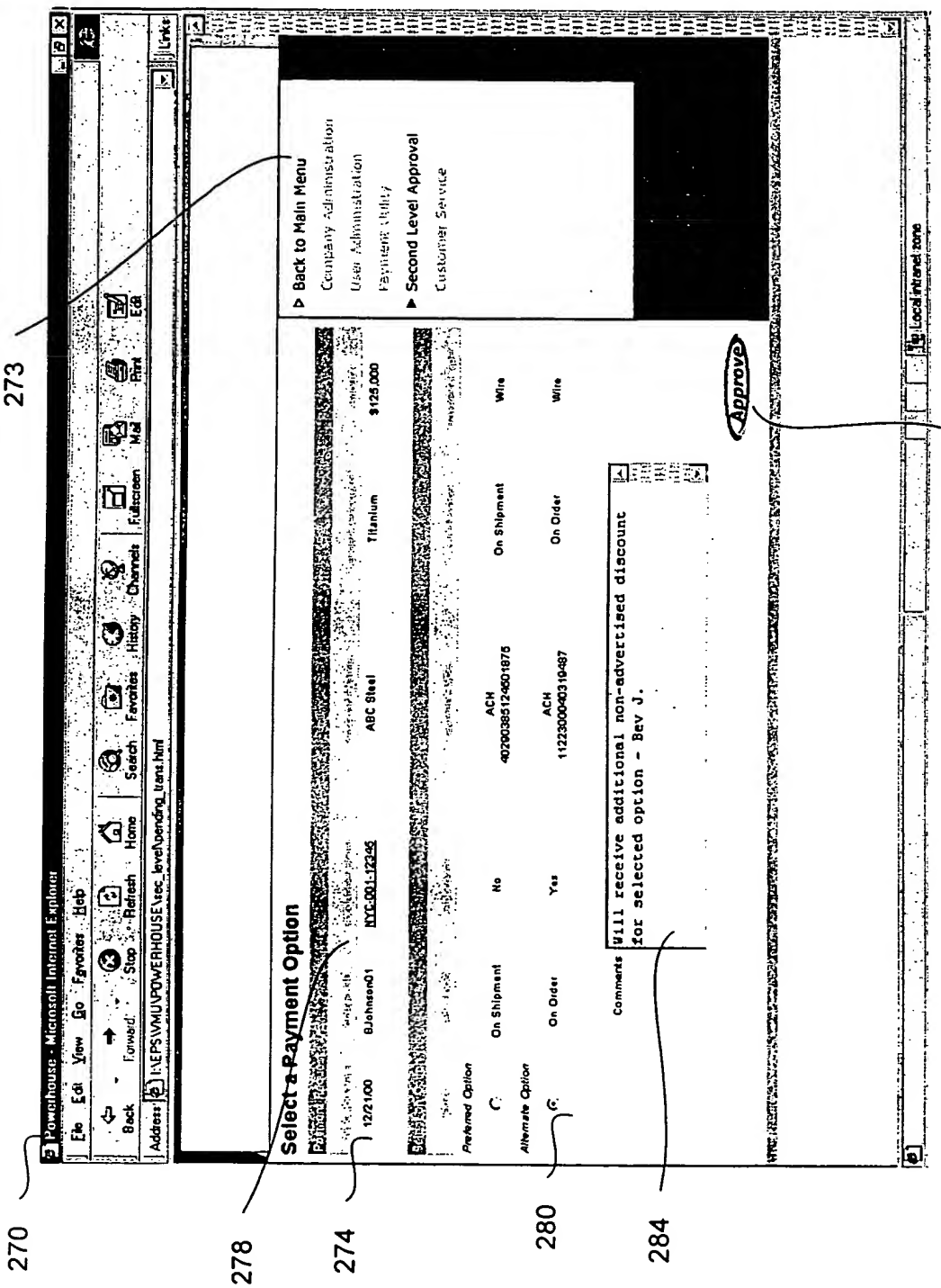
Powerhouse - Microsoft Internet Explorer
Select a Payment Option
Back to Main Menu
Company Administration
User Administration
Payment Utility
Second Level Approval
Customer Service
Approve
Will receive additional non-advertised discount for selected option - Bev J.
Preferred Option
Alternate Option
Comments
270
273
278
274
280
284
282

FIG. 11

286

Payment Request Reconciliation Report
Date Printed: 01/31/2001

Company: ABC Company

Organization: Purchasing

Initiator: Bjohnson01
Initiation Date: 01/09/2001
Purchase Order: NYC-001-12345
Merchant: XYZ Steel
Order Description: Rolled Steel
Order Amount: $660.00
Actual Amount: $ 712.80
Payment Request Status: Pending

Event	Expected Date	Actual Date	
Order	-	01/09/2001	Order Detail
Configuration Approval	-	01/11/2001	Approval Detail
Shipment	01/24/2001	01/26/2001	Shipment Detail

Payment Transaction Detail:

ID	Transaction	Account Type	Account Number	Trigger	Date Expected	Date Actual	Amount	Status
1000000001-123	Get Funds	ACH	40290385124501875	Shipment	01/24/2001	01/26/2001	$712.80	Complete
1000000001-123	Send Funds	ACH		Receipt	01/29/2001			pending

FIG. 12

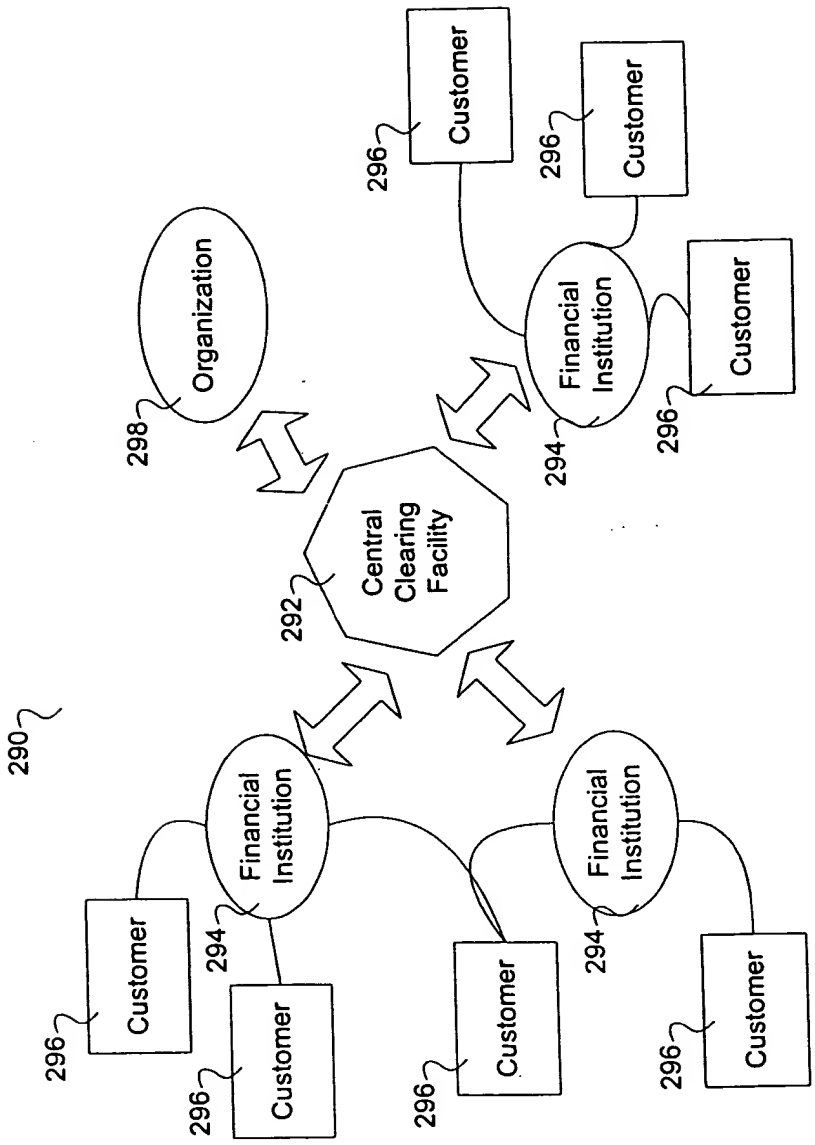
290
Central Clearing Facility
292
Organization
298
Financial Institution
294
Financial Institution
294
Financial Institution
294
Customer
296
Customer
296
Customer
296
Customer
296
Customer
296
Customer
296
Customer
296

FIG. 13

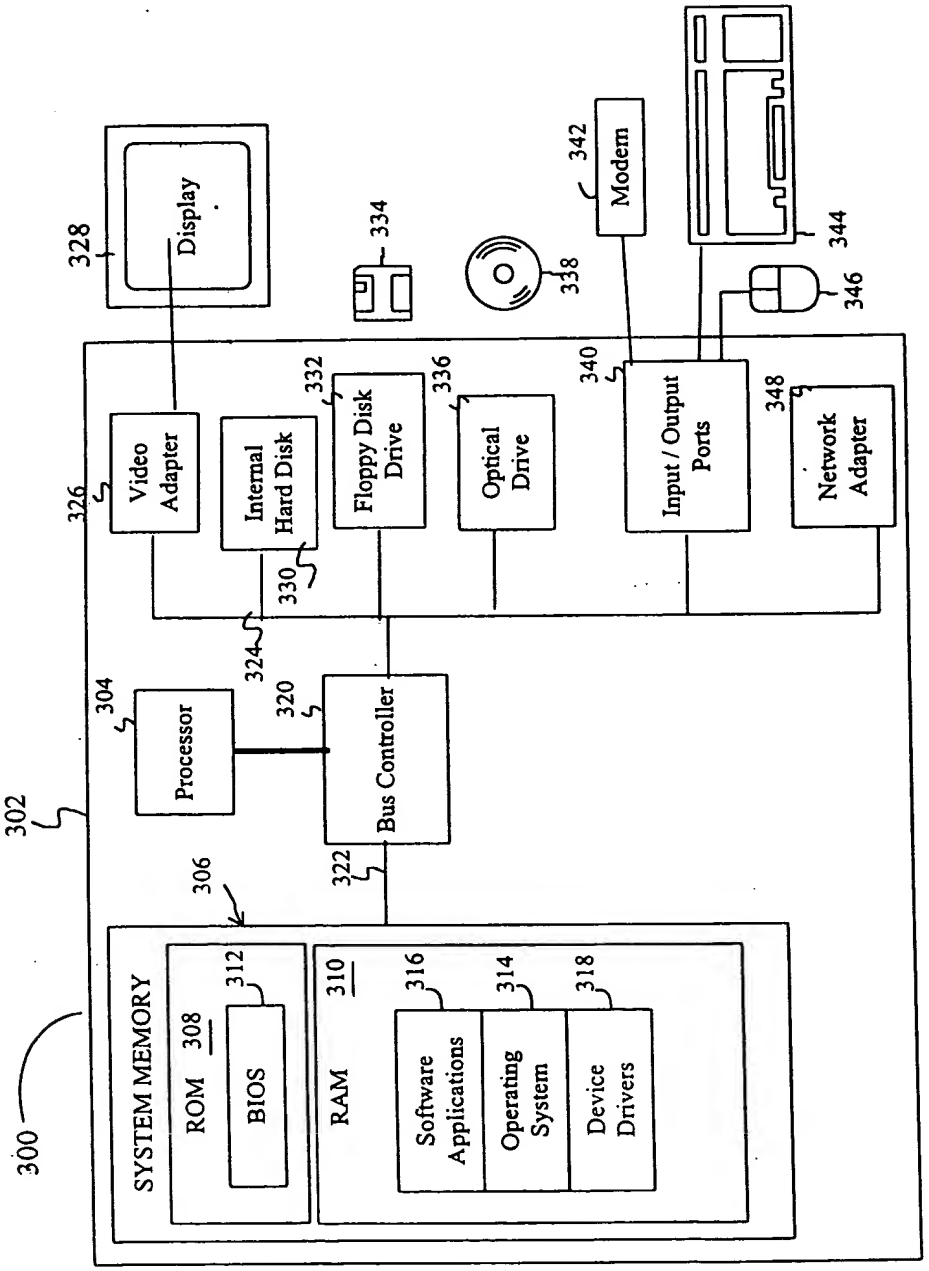
300
302
SYSTEM MEMORY
ROM 308
BIOS
312
RAM 310
Software Applications
316
Operating System
314
Device Drivers
318
306
Processor
304
Bus Controller
320
322
324
Video Adapter
326
Internal Hard Disk
330
Floppy Disk Drive
332
Optical Drive
336
Input / Output Ports
340
Network Adapter
348
Modem
342
Display
328
334
338
344
346

FIG. 14